

Application No. 09/839,838  
Amendment Dated November 5, 2006  
Reply to Final Office Action of September 13,  
2005



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This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-57. (Canceled)

58. (New) A credit card issued to an unidentified holder, having no means to determine the holders' identity, the card comprising a pre-designated monetary value, wherein said monetary value can be determined without disclosing any personal information of the unidentified holder.

59. (New) The credit card set forth in claim 58, wherein the card is sold or exchanged for a fee.

60. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is sold or exchanged for a fee.

61. (New) The credit card set forth in claim 58, wherein the credit card or the pre-designated monetary value is used online or offline.

62. (New) The credit card set forth in claim 58, wherein the credit card or the pre-designated monetary value is used as a commodity.

63. (New) The credit card set forth in claim 58, wherein the credit card or the pre-designated monetary value is exchanged to obtain goods or services.

64. (New) The credit card set forth in claim 58, wherein the credit card or the pre-designated monetary value is cashed.

65. (New) The credit card set forth in claim 58, wherein the credit card is issued by a credit card company, financial institution, or bank.

66. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is attached to a magnetic bar code.

67. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is used or exhausted in the same manner as credit limits or credit values attached to credit cards issued to non-anonymous holders are used or exhausted.

68. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is used or exhausted in the same manner as monetary limits or monetary values issued to non-anonymous holders of money cards are used or exhausted.

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69. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is attached to an undisclosed bar code that can become useable or exchangeable upon revealing or uncovering the undisclosed bar code.

70. (New) The credit card set forth in claim 58, wherein the pre-designated monetary value is exhausted all at once or through multiple uses.